

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire

KML Law Group, P.C.

216 Haddon Avenue, Suite 406

Westmont, NJ 08108

Main Phone: 609-250-0700

dcarlon@kmlawgroup.com

Attorneys for Secured Creditor

U.S. Bank National Association, as Trustee, successor in  
interest to Wachovia Bank, National Association., as  
trustee for GSMPS Mortgage Loan Trust 2004-3

In Re:

Danielle B. Guild,

Debtor.



Order Filed on February 27, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 16-28100 MBK

Adv. No.:

Hearing Date: 2/4/2020 @ 9:00 a.m.

Judge: Michael B. Kaplan

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: February 27, 2020**

A handwritten signature in black ink, reading "Michael B. Kaplan".  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

(Page 2)

Debtor: Danielle B. Guild

Case No: 16-28100 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

---

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association., as trustee for GSMPS Mortgage Loan Trust 2004-3, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 612 Main Street, Sayreville, NJ 08872, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Robert C. Nisenson, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of February 10, 2020 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due January 2020 through February 2020 for a total post-petition default of \$2,781.26 (2 @ \$1,428.13 less \$75.00 in suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,781.26 will be paid by Debtor remitting \$463.54 per month for five months and \$463.56 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on March 1, 2020 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume March 1, 2020, directly to Secured Creditor's servicer, Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and motion for relief is hereby resolved.

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Danelle B Guild  
DebtorCase No. 16-28100-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Feb 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2020.

db +Danelle B Guild, 612 Main St, Sayreville, NJ 08872-1337

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 01, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Andrew L. Spivack on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR  
IN INTEREST TO WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR GSMPS MORTGAGE LOAN TRUST  
2004-3 nj.bkecf@fedphe.comDenise E. Carlon on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR  
IN INTEREST TO WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR GSMPS MORTGAGE LOAN TRUST  
2004-3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.comKevin Gordon McDonald on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE,  
SUCCESSOR IN INTEREST TO WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR GSMPS MORTGAGE LOAN  
TRUST 2004-3 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.comMichael Frederick Dingerdissen on behalf of Loss Mitigation WELLS FARGO HOME MORTGAGE  
nj.bkecf@fedphe.comNicholas V. Rogers on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE,  
SUCCESSOR IN INTEREST TO WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR GSMPS MORTGAGE LOAN  
TRUST 2004-3 nj.bkecf@fedphe.comRobert C. Nisenson on behalf of Debtor Danelle B Guild r.nisenson@rcn-law.com,  
doreen@rcn-law.com/g2729@notify.cincompass.com/nisensonrr70983@notify.bestcase.comSindi Mncina on behalf of Creditor Wilmington Savings Fund Society, FSB, et al  
smncina@rascrane.comSteven P. Kelly on behalf of Creditor Wilmington Savings Fund Society, FSB, et al  
skelly@sterneisenberg.com, bkecf@sterneisenberg.comSteven P. Kelly on behalf of Creditor Anson Street, LLC skelly@sterneisenberg.com,  
bkecf@sterneisenberg.com

TOTAL: 11